

FILED  
CLERK'S OFFICE  
**UNITED STATES DISTRICT COURT  
DISTRICT OF MASSACHUSETTS**

2007 MAY 29 P 2:04  
**CASE NO. 04-11539-JLT**

U.S. DISTRICT COURT  
DISTRICT OF MASS.

<u>WALTER STICKLE, ANTHONY</u>	)
<u>CALIENDO, JOHN PITINGOLO and</u>	)
<u>DANIEL FISHER,</u>	)
<u>Plaintiffs</u>	)
	)
	)
v.	)
	)
<u>ARTHUR ORFANOS,</u>	)
<u>Defendant</u>	)

**MEMORANDUM IN SUPPORT OF DEFENDANT'S RESPONSE  
AND OPPOSITION TO PLAINTIFFS' CROSS MOTION TO HOLD  
DEFENDANT IN CONTEMPT OF COURT AND REQUEST FOR AN ORDER  
PRECLUDING FURTHER FILINGS AND IMPOSITION OF PENALTY**

Defendant submits this memorandum in further support of his response and opposition to Plaintiffs' cross motion to hold the Defendant in contempt of court and request for order to preclude the Defendant from future filings and imposition of penalty. The Defendant respectfully states the following;

**BACKGROUND**

In May, 2006, I first received a letter from Eastern bank ("bank") informing me that an Eastern "home connect" account was successfully opened in my name. (Please see attachment 1). I immediately called the Bank and informed that this account was not opened by me and closed it.

Subsequent to that, I noticed a few unauthorized charges on my checking account statement (which may or may not be related to this situation). At that time, I reported those unauthorized charges to Arlington Police.

As a precaution, I closed both checking accounts and reopened two completely new ones. I contacted appropriate agencies at that time and placed Identity theft alert on my credit report as advised by the Police.

In May or April 2006, I received two harassing telephone calls at home from MCI (This may or may not be related), the caller specifically stated (to the best of my recollection) that they stole my information, and were about to “hack” my bank. I contacted Arlington Police immediately.

I suspected that the contact from MCI was a deliberate attempt to get my attention only to harass me, as the call was made at approximately 4:15 a.m. EST, and the caller made reference to “the entertainment business” to the best of my recollection; I stated this to the responding officer.

On or about September 1, 2006, I received a letter from Eastern Bank stating that my “home connect”<sup>1</sup> account was successfully opened (Please see attachment 1). I immediately contacted the bank; customer service told me that the account was opened online, by a party representing themselves as me. The party opened the account utilizing “MCI Relay Service”<sup>2</sup> (“MCI”) to contact the bank.

During this discussion, the service representative suggested that my son (naming his name) may have opened this account. I advised that this was impossible, as my child

---

<sup>1</sup> Home connect is a service provided by Eastern Bank in order to conduct online banking.

<sup>2</sup> MCI Relay Services 6436 Oakdale Rd, Riverbank, California 95367 is a free service that provides three way calling services, by use telephone or computer mainly for the hearing impaired

at that time was only 1 year old and I am the only person that has access to the information. On or about September 19, 2006 I received a copy of the online application (Please see attachment 2).

This party provided the bank with my child's passbook savings account number and date and time of the last deposit<sup>3</sup> in order to falsely establish my identity. My correct name, address, social security number and listed my cell phone number<sup>4</sup> was listed in place of my home phone number, however, I noticed that the last digit in the cell phone number was off by one number. It is likely that this was done intentionally to prevent the bank from contacting me or bring this activity to my attention.

The email address; cyntyfrancis@yahoo.com<sup>5</sup> was provided to Eastern Bank as my email contact (not my real email). I contacted the Arlington Police Department on September 13, 2006

On September 22, 2006 I made a telephone call to MCI, requesting information as to obtaining the identity of the responsible party (Reference # 360124).

Eastern Bank informed me verbally that the impersonator contacted them via MCI Relay demanding money on the following dates and times:

September 19, 2006	5:00 pm
September 21, 2006	11:00 am
September 21, 2006	5:00 pm
September 26, 2006	12:15 pm

---

<sup>3</sup> Passbook savings account information is highly confidential and is not obtainable online, through bank statements or telephone

<sup>4</sup> Prior to this litigation, I provided the Plaintiffs with my cell phone number as a contact phone number, they have access to this and my other personal information including social security number.

<sup>5</sup> The Plaintiff's have an operating "yahoo" email account that has been used both publicly positively identifying the Plaintiffs and anonymously throughout the course of this litigation.

September 26, 2006 12:00-1:00 pm

September 26, 2006 2:00 pm

On September 25, 2006 I contacted the Arlington Police with regard to this matter, and on September 27, 2006, further brought these activities to the attention of the District Attorney's Office and the Federal Bureau of Investigation.

On or about October 3, 2006, I contacted Arlington Police to report information I discovered on a public website that I thought was relevant to this matter (Please see attachment 3).

October 6, 2006 I received letter from Eastern bank customer service which provided some of the dates and times of calls made to the bank (Please see attachment 4). Some of the dates and times in which this party made attempts to the bank are relevant to this case;

December 11, 2006, I attended a hearing at Federal Court

December 14, 2006, 11:10 am, I received a call from Eastern customer service, another attempt made to withdraw funds.

December 27, 2006, 1:51 pm, I received call from Eastern customer service, call made attempting to access information on accounts.

January 30, 2007, I attended debtor's exam in Federal Court.

January 31, 2007, 6:05 pm caller contacted the bank requesting balances.

January 31, 2007, I went to Arlington Police Dept to file a complaint.

February 1, 2007, I wrote to MCI making formal request and complaint.

February 1, 2007, I contacted the FBI.

February 13, 2007, I called Arlington Police; I was referred to Lynn, MA Police

February 15, 2007 Order of judgment entered against me in civil action.

February 26, 2007, an attempt was made to the Bank from MCI.

March 2, 2007; attempt was made to the bank to obtain balances and/or withdraw funds; other attempts were being made to various branches.

February 16, 2007, I received a call from MCI service manager, discussed nature of this situation, I was informed, that Eastern Bank should contact them with dates and times of calls made (Reference # 374753).

February 21, 2007, I contacted FDIC consumer affairs division both in writing and telephone. I spoke to Mr. Howard Herman; I also called the FTC (attempting to file a complaint against MCI) Reference # 10068330

March 7, 2007, I contacted Captain Rowe of Lynn, Massachusetts Police; he advised that he would contact Arlington Police to gather facts and return my call, I also spoke to Eastern service manager Lori Falasca, she informed me that another attempt was made on March 2, 2007; also other attempts were being made to various branches but at that time could not give me dates and times of other attempts.

March 7, 2007, I contacted the FCC to file a complaint (Misuse of interstate telecommunications, wire fraud) I was informed that they could not do anything and could not take my complaint. Reference #00000325190

March 8, 2007, I called Dan Tate, Eastern Bank corporate security and discussed the situation, Mr. Tate asked me if I was involved in any sort of personal situation that may cause someone I know do this, or that would have access to my financial information or attempt to obtain my finances. i.e.' divorce, etc as this could typically be the case.

On March 9, 2007, I received a call from Dan Tate; and spoke about contacting MCI to obtain IP address and/or other information to positively identify the caller and/or origins of calls.

March 13, 2007, received a call from Lori Falasca; she spoke to Nancy Mansi of corporate security, MCI refuses to assist the bank without a court order and/or subpoena. Eastern cannot obtain subpoena to pursue, because this is a legal matter

March 22, 2007, I contacted Duty Officer Attorney General's Office to file complaint. I wrote and sent letter to AG's Office as instructed by Duty Officer.

April 4, 2007, I spoke to Captain Rowe, discussed situation, I forwarded information. I discovered which I felt was relevant to this matter.

April 6, 2007, I contacted the Federal Trade Commission, reference # 10390263 I filed ID fraud complaint.

April 7, 2007, I received a letter from Mr. Herman of FDIC; he suggested that I contact both local police and the FBI. (Please see attachment 5).

April 14, 2007, I received a letter from Dan Tate stating that MCI would not help without subpoena. Also discussed was Eastern Banks position that they could take no action in this matter as it was a "legal matter, I received letter from Eastern Bank, unable to obtain IP addresses". (Please see attachment 6)

April 17, 2007, I contacted the Office of Thrift Supervision and Comptroller of The Currency, Customer Assistance Group. I was instructed to contact State Banking Authorities.



April 17, 2007, I contacted Massachusetts Division of Banks; I spoke to service representative, I received a response from them on or about May 4, 2007, to date this matter is currently under investigation (Please see attachment 7).

Eastern bank has been attempting to ignore the continuous calls made to them from MCI, to the best of my knowledge, to date, no other attempts have been made.

### **CONCLUSION**

I have been in contact with Captain Joe Rowe of the Lynn Massachusetts Police department; to the best of my knowledge he is currently conducting an investigation of this matter and attempting to research and/or trace IP, ISP addresses and/or email addresses in order to make positive identification of the responsible party.

In my opinion, based on what has been transpiring and preponderance of evidence appears likely that someone connected to the Plaintiffs' acting in their interests are responsible for these committing these activities, and not just the random act of some other individual.

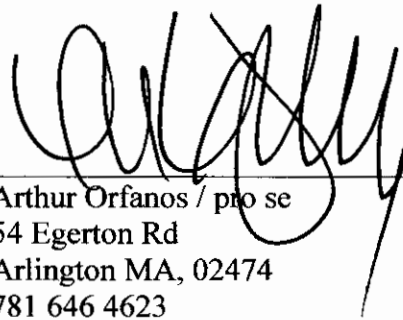
There is a motive in this particular situation, and although no positive identification has been established at this time, it appears more so likely due to the significance that activities were attempted upon the bank three different times that there were hearings held in the Federal Court with regard to this matter.

It is my understanding that it is necessary for the Federal Court to intervene to issue an order to subpoena records from MCI Relay and/or Yahoo! Inc., in order to reveal the positive identity of the source and origins of the party perpetrating these activities.

The Defendant respectfully requests that this Honorable court take the facts presented into consideration, that a further motion or requests for consideration of such an order or an order to conduct discovery in obtaining the positive identity of the party responsible for these actions may be required or requested.

Dated May 25, 2007

respectfully submitted,  
Arthur Orfanos / pro se



Arthur Orfanos / pro se  
54 Egerton Rd  
Arlington MA, 02474  
781 646 4623





8/30/2006

ARTHUR ORFANOS  
54 EGERTON RD  
ARLINGTON, MA 02474-8519

***You are now ready to use Eastern HomeConnect !***

You should have already received your User ID, mailed in a separate letter. If you have not received your User ID, please call us at 1-800-EASTERN (1-800-327-8376).

**Your Password.** Below is your initial Password. Be sure to enter it exactly as it appears, as it is case sensitive. After you have successfully logged into HomeConnect, you will be prompted to change your password for security reasons. Your new password must be between 6 and 32 characters long and must contain at least one alpha and one numeric character.

**Initial Password:** **GM3CLRXR**

**Change Password.** You have the ability to change your password at any time using HomeConnect's "Change Password" screen. Simply login to HomeConnect, click the Administration menu button found in the navigation panel on the left side of the page and select Change Password.

**Customer Support.** Below are toll-free phone numbers that will connect you with our customer service professionals. Please keep this information handy for future reference.

**HomeConnect Technical Support and Bill Payment Customer Service**

For questions regarding technical issues or online bill payments, including connection problems, placing a stop payment on an online bill payment, bill payment setup, password resets and other usability issues call:

<b>1-888-219-8359</b>	Available 24 hours a day, 7 days a week.
-----------------------	--

**Eastern Bank Customer Service**

For questions regarding your Eastern Bank accounts, including balances, account activity and accounts eligible for HomeConnect service, call:

<b>1-800-EASTERN</b> (1-800-327-8376)	Monday – Friday 8:00a.m. – 8:00p.m. Saturday 9:00a.m. – 3:00p.m.
--	---

Attachment 2

**application**

**From:** daemon [daemon@host02.eas.iad.qwest.net]  
**Sent:** Wednesday, August 30, 2006 7:05 AM  
**To:** application@easternbk.com  
**Subject:** HomeConnect Account

To: application@easternbk.com  
From: cyntyfrancis@yahoo.com ()  
Subject: HomeConnect Account

Below is the result of your feedback form. It was submitted by  
(cyntyfrancis@yahoo.com) on Wednesday, August 30, 2006 at 07:04:30

checking\_number: 055841084

Salutation: Other

first\_name: Arthur

last\_name: Orfanos

address1: 54 Egerton Rd

city: Arlington

state: MA

zip\_code: 02474

home\_phone: 781, 760, 7924

social\_security: 021560217

submitButton: Submit Application

*Savings  
Acct*

*402 903 033  
506 checking*

*PROCESSED  
AS 8/30/06*

*59197*



April 10, 2007

Arthur Orfanos  
54 Egerton Road  
Arlington, MA 02474

Dear Mr. Orfanos:

Per our conversation on April 6, 2007, I have attempted to obtain a copy of the application submitted on May 9, 2006 for Eastern Bank's Homeconnect product. Unfortunately, the application was submitted utilizing the internet and does not produce a paper application with any identifying signatures. However, I was able to obtain the information the person in question provided.

On May 9, 2006 there was an application submitted to open a Homeconnect account utilizing your checking account number ending in \*\*\*\*\*789. The account was closed upon notification that this product was being obtained fraudulently. The email address that was provided during this attempt was CNINTEEN@YAHOO.COM.

On August 30, 2006 there was a second attempt to open a Homeconnect account utilizing the checking account ending in \*\*\*\*\*033. This account was also closed immediately upon notification that it was a fraudulent application. The email address provided during this attempt was CYNTYFRANCIS@YAHOO.COM.

I hope that this information will be of some assistance to you. If you should require further assistance, I can be contacted directly at 781-477-2642.

Sincerely,

A handwritten signature in cursive script that reads "Lori J. Falasca".

Lori J. Falasca  
Customer Relations Specialist  
Office of the President

[Click here to close this window](#)



Mar. 1, 2005

## SEARCH EVENTS

**go**

Cilia

## LISTINGS BY EVENT TYPE

### All Events

## Business

## Children

## Concerts

## Exhibits

## Fairs

## Film

## Learning

## Meetings

## Nightlife

## Political Events

## Recreation

## Singles

## Sports

## Theatre

ADVERTISEMENT

## ADD YOUR EVENT

## NH EVENTS ALERT

## GAMES AND CONTESTS

## NH STATE FAIRS

## VENUES

## NIGHTLIFE GUIDE

## HOW TO USE NH EVENTS

## ABOUT US

## FEEDBACK

**HOME**

**FRONTPAGE >> NHEVENTS.COM >> EVENT SPOTLIGHTS**

print | e-mail

# Rochester Opera House presents Pink Voyd

Published: February 28, 2005

New England's ultimate Pink Floyd Tribute Band, Pink Voyd, will bring the lights and music of Pink Floyd to the Rochester Opera House on Saturday, March 5, 2005. Hear the best of Floyd, from psychedelic space jams to record-perfect copies of Pink Floyd's favorite classics. This is an all ages show so bring the whole family to be memorized by this unforgettable production.

**Daniel Fisher**, an Associate Professor of Music Synthesis at Berklee College of Music in Boston, plays keyboards for Pink Voyd. Fisher is also the Webmaster for [www.pinkvoyd.com](http://www.pinkvoyd.com) and designs user interfaces for Web-based applications for a financial company in Boston. Fisher, former Staff Sergeant with the United States Army was discovered by a Three Star General in the Signal Corps who heard him jamming at the local Army club. Fisher spent 2 years touring Europe with the 84th Army Band.

Unlike most rock concerts, Pink Voyd is a family-friendly, all ages show. Many of the postings on their web-site, [www.pinkvoyd.com](http://www.pinkvoyd.com), are written by parents. "When I found out that Pink Voyd was going to be doing an all ages show I was so happy that, finally, my child would be able to enjoy the same music that I do without her stealing my CD's to do it. I must tell you this was not my first show but it was for my daughter and what a first it was!" A dad wrote, "Last evening my wife, kids, and I took in the Pink Voyd show at Six Flags New England. Pink Voyd bills themselves as "the ultimate theatrical Pink Floyd rock show" . . .and they live up to that billing."

Come experience the dark side of the moon with Pink Voyd; an on-stage spectacle of color, lights, puppetry and a multi-media presentation on Saturday, March 5th at 7:00 p.m. the Rochester Opera House. Doors will open at 6:30 p.m. Tickets are \$24.00 and \$26.00 and can be purchased at the Rochester Opera House box office. The Rochester Opera House is located at 31 Wakefield Street, Rochester. Please visit their Web page at [www.RochesterOperaHouse.com](http://www.RochesterOperaHouse.com), or call (603) 335-1992 for more information.





October 6, 2006

Arthur Orfanos  
54 Edgerton Road  
Arlington, MA 02474

Dear Mr. Orfanos:

I am writing to you in response to your request for information on the most recent calls made to our Customer Service Center regarding your accounts. The calls that Eastern Bank received are from an unidentifiable person utilizing the MCI Relay system. This system assists the hearing impaired person with communicating over a regular telephone line with people who do not utilize a text telephone (TTY). A Relay Operator acts as a translator between the two parties. This unidentifiable person was able to supply your account number, the branch your account was established and your social security number.

I would first like to assure you that Eastern Bank is doing it's utmost to protect your financial information. We have instructed all personnel that information on your accounts should only be disclosed to you in person with proper identification. We also maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your personal information.

The following is a list of the dates and times we received calls regarding your account in the month of September.

Acct #	Date
403347990	9/21/2006 10:43:30
403347990	9/19/2006 6:40:04 PM
403347990	9/5/2006 11:10:43 AM
403347990	9/1/2006 12:23:58 PM

As we discussed, there have been several other attempts to obtain information on your account. However, once the person claimed to be Mr. Arthur Orfanos, we refused to release any information and directed the caller to their nearest branch with proper identification. Unfortunately, these calls were not logged therefore I am unable to supply you with accurate dates and times.

If you should need further assistance, please do not hesitate to contact me directly at 781-477-2642.

Sincerely,

A handwritten signature in cursive script that reads 'Lori J. Falasca'.

Lori J. Falasca  
Customer Relations Specialist  
Office of the President





March 16, 2007

Mr. Arthur Orfanos  
54 Egerton Road  
Arlington, MA 02474

Dear Mr. Orfanos

I am writing in reference to our conversation regarding the recent fraudulent inquiries on your account. As we discussed, Eastern Bank's ("Eastern") security department has been in contact with MCI relay and has attempted to obtain the IPS address of the caller. Unfortunately, MCI relay will not release the information until they have received a subpoena from Law Enforcement. It is Eastern's experience that even if a court in Massachusetts were to issue a subpoena there is no guarantee that the State Of California where MCI relay resides will honor the Massachusetts subpoena.

We are sorry to inform you that Eastern cannot pursue this matter any further. In our earlier conversations it was stated that Eastern had forwarded your concerns to the Lynn Police Department to see if they could assist in anyway in obtaining the caller information from MCI relay. It is Eastern's belief you will need to follow-up with the Lynn Police Department to see if a subpoena can be obtained in California.

In order to help assist you in determining whom this person is, I have attached a listing of calls that have been logged by our Customer Service Center. The list has the time and dates of those calls which may assist MCI relay in obtaining the information you require.

We will continue to refer all callers claiming to be you into their local branch with proper identification for assistance. We will also contact you via email at [themood2@aol.com](mailto:themood2@aol.com) if any further inquiries are made.

If you should require assistance regarding your account, you can contact me directly at 781-477-2642 or you may contact Nancy Mansi at 781-596-4432.

We at Eastern Bank appreciate your business and we can continue to meet all your financial needs in the future.

Sincerely,

A handwritten signature in cursive script that reads "Lori J. Falasca".

Lori J. Falasca  
Customer Relations Specialist  
Office of the President  
Eastern Bank

Cc: American Bankers Association

## LOG FOR ORFANOS CALLS

Call #	Acct #	Customer Name	Date
070226-0431	402903033		2/26/2007 10:25:33 AM
060907-0262	402903033		9/7/2006 9:43:53 AM
060907-0262	402903033		9/7/2006 9:43:53 AM
060907-0262	402903033		9/7/2006 9:43:53 AM
060906-0286	402903033		9/6/2006 10:02:00 AM
060905-0717	402903033		9/5/2006 11:24:59 AM
060809-1407	402903033	403347990	8/9/2006 6:16:01 PM
060706-0527	402903033		7/6/2006 11:09:04 AM
060605-2092	402903033		6/5/2006 8:02:02 PM
060518-0177	402903033		5/18/2006 9:30:38 AM
050509-0502	402903033		5/9/2005 11:15:54 AM
040226-0360	402903033	arthur orfanos	2/26/2004 11:24:21 AM

Call #	Acct #	Customer Name	Date
061214-0382	403347990		12/14/2006 11:03:53 AM
061113-1484	403347990		11/13/2006 6:31:51 PM
060921-0383	403347990		9/21/2006 10:43:30 AM
060919-1281	403347990		9/19/2006 6:40:04 PM
060905-0673	403347990		9/5/2006 11:10:43 AM
060901-0799	403347990		9/1/2006 12:23:58 PM
060727-0912	403347990		7/27/2006 2:21:51 PM
060605-2093	403347990		6/5/2006 8:02:17 PM



**FDIC****Federal Deposit Insurance Corporation**Division of Supervision and Consumer Protection  
2345 Grand Boulevard, Suite 100  
Kansas City, MO 64108Consumer Response Center  
1-800-378-9581  
Fax number 703-812-1020

April 5, 2007

Ref. No.: SCC2007W-001666-0

Mr. Arthur Orfanos  
54 Egerton Rd  
Arlington, Massachusetts 02474Subject: Eastern Bank  
Boston, Massachusetts

Dear Mr. Orfanos:

I am writing in response to your message of February 21, 2007 concerning Eastern Bank ("the bank"). You told us that someone has been attempting to access your deposit accounts at the bank and attempting to obtain personal information about you from the bank by use of a telephone relay service for the hearing impaired.

As the primary federal regulator for the bank, the FDIC is responsible for enforcing the bank's compliance with federal consumer protection laws. As part of its supervisory responsibility, the FDIC assists consumers with complaints by informing them of their rights under federal consumer protection laws and regulations, and assessing whether financial institutions have complied with such rules. However, as stated in the enclosed FDIC *Consumer Affairs* brochure, the FDIC is not able to assist with every kind of problem.

We sent a copy of your correspondence to the bank. We received a response from Vice President, Customer Service Heather Allen which included a copy of the bank's letter to you of March 16, 2007 with enclosure. We enclose copies. According to the bank, it has made various efforts to assist you and it will continue to respond to calls in the manner described in the March 16, 2007 letter.

Although we sympathize with your predicament, there is no consumer protection law or regulation in our jurisdiction that would authorize us to direct the bank to take any additional action. We must also note that the FDIC is not a law enforcement agency. You may pursue this matter with local law enforcement officials and with the Federal Bureau of Investigation.

We also enclose a Federal Trade Commission booklet entitled *ID Theft: When Bad Things Happen to Your Good Name*, which we hope you find helpful.

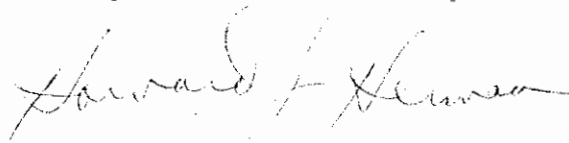
Mr. Arthur Orfanos

-2-

April 5, 2007

Thank you for contacting the FDIC.

Sincerely,

A handwritten signature in cursive script, appearing to read "Howard J. Herman".

Howard J. Herman  
Consumer Affairs Specialist

Enclosures (4)

cc: Eastern Bank



April 12, 2007

Mr. Arthur Orfanos  
54 Egerton Road  
Arlington, MA 02474

Dear Mr. Orfanos:

I am writing in reference to your letter addressed to my attention dated April 6, 2007. First, I must say from the outset, that in reviewing your case it is clear that you have contacted a number of different individuals at Eastern Bank ("Eastern") in hopes that someone has solved your issue of identity theft.

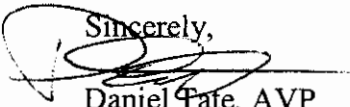
In answering your letter I can only address the status of the investigation as it pertains to your issue. In my previous conversations with you along with two of my investigators Nancy Mansi and Peter Malioneck, in which we had discussed, that my department had been in contact with MCI Relay Service ("MCI") and has attempted to obtain the IP address of the caller. MCI had informed Eastern they would not release any information until they have received a subpoena from Law Enforcement.

It is my opinion that MCI will only accept a police subpoena from Riverbank California where they reside and which has to be issued by a California Court. Eastern cannot step into your shoes on your identity theft matter; it is you that has to bring the matter to the various law enforcement agencies, which would include perhaps agencies in California.

Eastern will assist any law enforcement agency in hopes to bring your matter to a close, but Eastern cannot pursue this matter without law enforcement taking the lead. In our earlier conversations it was stated that Eastern had forwarded your concerns to the Lynn Police Department to see if they could assist in anyway in obtaining the caller information from MCI. It is Eastern's belief you will need to follow-up with the Lynn Police Department to see if a subpoena can be obtained in California.

Going forward please address all your issues and concerns pertaining to this matter to Lori Falasca and she can be reached at 781-477-2642.

Sincerely,

  
Daniel Fata, AVP  
Corporate Security  
Eastern Bank



# The Commonwealth of Massachusetts

Office of the Commissioner of Banks

One South Station

Boston, Massachusetts 02110

DEVAL L. PATRICK  
GOVERNOR

TIMOTHY P. MURRAY  
LIEUTENANT GOVERNOR

DANIEL O'CONNELL  
SECRETARY OF HOUSING AND  
ECONOMIC DEVELOPMENT

DANIEL C. CRANE  
DIRECTOR OFFICE OF  
CONSUMER AFFAIRS AND  
BUSINESS REGULATION

STEVEN L. ANTONAKES  
COMMISSIONER OF BANKS

May 4, 2007

Mr. Arthur Orfanos  
54 Egerton Road  
Arlington, MA 02474

Re: Eastern Bank

Dear Mr. Orfanos:

Your complaint regarding the above-referenced institution has been received. The Division of Banks ("Division") will make every effort to provide a timely response. However, delays may occur depending upon the type of action necessary to address the issues you have raised. I will be in contact after receipt of all information required to provide the necessary review.

If you have any questions, please contact me at (617) 956-1500, extension 501.

Sincerely,

A handwritten signature in cursive script, appearing to read "Kevin Adamson".

Kevin Adamson  
Senior Bank Examiner  
Massachusetts Division of Banks